

## Stumped by Storms: Australians don't know enough about storm season to protect themselves

### State-based statistics

Statement/Question	Answer	National	NSW	VIC	QLD	WA	SA
<b><i>Myth 1: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i></b>							
How fast do winds need to be to turn everyday outdoor household item into dangerous projectiles?	60 – 80km/hr (correct answer)	18%	19%	17%	17%	21%	19%
	80km – 140km/hr	34%	31%	40%	28%	44%	40%
	Don't know	28%	27%	31%	26%	25%	24%
<b><i>Myth 2: Aussies don't know when storm season officially occurs.</i></b>							
When is storm season?	Spring (correct answer)	11%	9%	13%	12%	8%	13%
	Other season/don't know	89%	91%	87%	88%	92%	87%
<b><i>Myth 3: Storm preparations around the home should only be completed once per year.</i></b>							
How often should you complete storm season preparation activities?	Every quarter (correct answer)	19%	21%	13%	27%	10%	12%
<b><i>Myth 4: Hailstones impact vehicles more than homes.</i></b>							
Hailstones impact vehicles more than homes	False (correct answer)	15%	17%	14%	16%	13%	15%

**Myth 5: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.**

If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	27%	27%	21%	34%	32%	30%
	Yes	33%	36%	37%	25%	35%	29%

**Myth 6: If you make a claim – you must pay an excess.**

If you had to make an insurance claim related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Food spoilage	11%	14%	14%	8%	6%	11%
	Photos & important documents	12%	13%	16%	8%	10%	9%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	32%	32%	28%	37%	22%	37%

**Myth 7: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.**

If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	12%	11%	13%	10%	13%	15%
	True	61%	66%	57%	65%	57%	54%
	Don't know	27%	23%	30%	26%	30%	31%

**Myth 8: Flood cover is not automatically included in your home insurance.**

You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for Suncorp Insurance customers)	9%	8%	11%	11%	10%	6%
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	True	71%	75%	67%	71%	70%	72%
	Don't know	20%	18%	22%	18%	21%	21%
<b>Myth 9: If your neighbour's <u>healthy</u> tree falls and damages your property during a storm – your neighbour is responsible.</b>							
If your neighbour's <b>healthy</b> tree falls and damages your property during a storm – as the tree was on their property, they are liable for the damage?	False (correct answer)	18%	20%	18%	12%	14%	22%
	True	51%	51%	48%	55%	56%	52%
	Don't know	31%	29%	33%	33%	30%	26%
<b>Myth 10: Unless advised by Emergency Services, I should assume it is safe to remain at my property.</b>							
Unless advised by Emergency Services, I should assume it is safe to remain at my property	False (correct answer)	39%	35%	43%	40%	40%	43%
	True	42%	47%	35%	42%	43%	42%
	Don't know	19%	18%	22%	19%	17%	15%

The research findings were compiled through a national survey with a representative sample of 1,000 Australians aged 18+ and was conducted by Kantar in September 2022 on behalf of Suncorp Insurance.

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